

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

SHERI B. MERCHANT,

Debtor.

Chapter 7

Case No. 16-05461

Honorable Deborah L. Thorne

**CERTIFICATE OF SERVICE BY MAIL**

I, Barry A. Chatz, an attorney, certify I caused a copy of the attached Notice of Trustee's Final Report and Applications for Compensation and Deadline to Object (NFR) to be sent to all creditors and other parties in interest of Sheri B. Merchant, which are listed on the attached Service List by deposit in U.S. Mail, first class postage prepaid, on September 15, 2017.

/s/ Barry A Chatz, Trustee

Barry A. Chatz (ARDC# 06196639)  
161 North Clark Street  
Suite 4200  
Chicago, IL 60601  
(312) 876-7100  
(312) 876-0288 Facsimile  
[bachatz@arnstein.com](mailto:bachatz@arnstein.com)

Label Matrix for local noticing  
0752-1  
Case 16-05461  
Northern District of Illinois  
Chicago  
Mon Aug 14 16:01:13 CDT 2017

Associated Bank  
200 N. Adams St.  
Green Bay, WI 54301-5174

Associated Bank, N.A.  
Chuhak & Tecson, P.C. c/o Kevin Purtill  
30 S. Wacker Drive, Ste 2600  
Chicago, IL 60606-7512

Caine & Weiner  
Po Box 5010  
Woodland Hills, CA 91365-5010

John P Carlin  
Suburban Legal Group PC  
1305 Remington Road; Suite C  
Schaumburg, IL 60173-4820

Chase Auto Finance  
National Bankruptcy Dept  
Po Box 29506  
Phoenix, AZ 85038-9506

Dept Of Ed/Nelnet  
Attn: Claims  
Po Box 82505  
Lincoln, NE 68501-2505

Shaw Fishman  
Shaw Fishman Glantz & Towbin LLC  
321 N. Clark St.,  
Suite 800  
Chicago, IL 60654-4766

Illinois Dept. of Revenue  
100 W. Randolph st  
Chicago, IL 60601-3274

Afni  
1310 Martin Luther King Dr  
Bloomington, IL 61701-1465

Associated Bank  
PO Box 790408  
Saint Louis, MO 63179-0408

Astoria Federal Savings  
Attn: Compliance Department  
Po Box 7015  
New Hyde Park, NY 11040-7015

Capl/l&t  
Po Box 30253  
Salt Lake City, UT 84130-0253

Champak Patel  
co/ Jason Rosen  
6 west hubbard st., Suite 700  
Chicago, IL 60654-4616

Direct Capital Corporation  
155 Commerce Way  
Portsmouth, NH 03801-3243

John W Guzzardo  
Shaw Fishman Glantz & Towbin LLC  
321 N. Clark Street, Suite 800  
Chicago, IL 60654-4766

Illinois Department of Revenue  
Bankruptcy Section  
PO Box 64338  
Chicago, IL 60664-0338

Anthony S. Burt  
Schiff Hardin LLP  
233 South Wacker St., Suite 6600  
Chicago, IL 60606-6307

Burhani Quarzan Hasana  
5177 Douglas Fir Rd.  
Calabasas, CA 91302-1440

Capl/neimn  
26525 N Riverwoods Blvd  
Mettawa, IL 60045-3440

Chase  
Attn: Correspondence Dept  
Po Box 15298  
Wilmington, DE 19850-5298

Chase Mtg  
Po Box 24696  
Columbus, OH 43224-0696

Francisco Connell  
Chuhak & Tecson, P.C.  
30 S. Wacker Dr.  
Suite 2600  
Chicago, IL 60606-7512

Dsnb Bloomingdales  
Attn: Bankruptcy  
Po Box 8053  
Mason, OH 45040-8053

IDES  
Benefit Payment Control  
Po Box 4385  
Chicago, IL 60680-4385

Internal Revenue Service  
P.O. Box 7346  
Philadelphia, PA 19101-7346

JP Morgan Chase  
370 S. Cleveland Ave.  
Westerville, OH 43081-8917

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
C/O Codilis & Associates, P.C.  
15W030 North Frontage Rd.  
Suite 100  
Burr Ridge, IL 60527-6921

Kamensky Rubenstein Hochman  
7250 N. Cicero Ave  
Suite 200  
Lincolnwood, IL 60712-1627

(p)TOYOTA MOTOR CREDIT CORPORATION  
PO BOX 8026  
CEDAR RAPIDS IA 52408-8026

Sheri B Merchant  
5 Mcglashen Drive  
South Barrington, IL 60010-7108

Mohela/Dept of Ed  
633 Spirit Dr  
Chesterfield, MO 63005-1243

(p)NISSAN MOTOR ACCEPTANCE CORPORATION  
LOSS RECOVERY  
PO BOX 660366  
DALLAS TX 75266-0366

Nordstrom/td  
13531 E Caley Ave  
Englewood, CO 80111-6505

Receivables Performance Mgmt  
Attn: Bankruptcy  
Po Box 1548  
Lynnwood, WA 98046-1548

Brian L Shaw  
Shaw Fishman Glantz & Towbin LLC  
321 N Clark Street  
Suite 800  
Chicago, IL 60654-4766

Small Business Administration  
500 West Madison St.  
Chicago, IL 60661-2566

State Bank of the Lakes  
c/o Francisco E. Connell  
30 S. Wacker, Suite 2600  
Chicago, IL 60606-7512

State bank of the lakes  
440 Lake Street  
Antioch, IL 60002-1478

Synch/lord & Tay  
Po Box 965015  
Orlando, FL 32896-5015

Synchrony Bank/ JC Penneys  
Attn: Bankruptcy  
Po Box 103104  
Roswell, GA 30076-9104

Synchrony Bank/Brook Brothers  
Attn: Bankruptcy  
Po Box 103104  
Roswell, GA 30076-9104

Synchrony Bank/TJX  
Attn: Bankruptcy  
Po Box 103104  
Roswell, GA 30076-9104

Talbots  
1 Talbots Dr  
Hingham, MA 02043-1583

The Abrix Group L.P.  
3400 Dundee  
Suite 200  
Chicago, IL 60602

Toyota Motor Credit Corporation  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

Gloria C Tsotsos  
Codilis & Associates PC  
15W030 North Frontage Rd Suite 100  
Burr Ridge, IL 60527-6921

US Dept of Education  
Attn: Bankruptcy  
Po Box 16448  
Saint Paul, MN 55116-0448

VTR Eberle Mob LLC  
10350 Ormsby Park PL  
Louisville, KY 40223-6178

VTR Eberle Mob, LLC  
co/Gene Moskowitz  
205 Upper Wacker Drive, Suite 1600  
Chicago, IL 60606

Visa Dept Store National Bank  
Attn: Bankruptcy  
Po Box 8053  
Mason, OH 45040-8053

Lexus Financial  
Assept Protection Dept.  
PO Box 2958  
Torrance, CA 90509

Nissan Motor acceptance  
8900 Freeport Pwy  
Irving, TX 75063

(d)Toyota Motor Credit  
Toyota Financial Services  
Po Box 8026  
Cedar Rapids, IA 52408

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:	§	
	§	
SHERI B. MERCHANT	§	Case No. 16-05461
	§	
Debtor	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that BARRY A. CHATZ, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objection upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 a.m. on Thursday, October 12, 2017 in Courtroom 613, U.S. COURTHOUSE, 219 S. DEARBORN ST., CHICAGO, IL 60604.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 09/15/2017

By: /s/ Barry A. Chatz, Trustee  
Trustee

*BARRY A. CHATZ*  
*161 NORTH CLARK STREET*  
*SUITE 4200*  
*CHICAGO, IL 60601*

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: §  
§  
SHERI B. MERCHANT § Case No. 16-05461  
§  
Debtor §

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 130,000.00  
and approved disbursements of \$ 226.76  
leaving a balance on hand of<sup>1</sup> \$ 129,773.24

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1A	Internal Revenue Service	\$ 6,668.53	\$ 6,668.53	\$ 0.00	\$ 0.00
4	Direct Capital Corporation	\$ 13,762.27	\$ 13,762.27	\$ 0.00	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 129,773.24

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: BARRY A. CHATZ	\$ 9,750.00	\$ 0.00	\$ 9,750.00
Trustee Expenses: BARRY A. CHATZ	\$ 89.35	\$ 0.00	\$ 89.35
Attorney for Trustee Fees: Shaw Fishman Glantz & Towbin LLC	\$ 42,321.09	\$ 0.00	\$ 42,321.09

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Accountant for Trustee Fees: Kutchins Robbins & Diamond Ltd.	\$ 1,096.50	\$ 0.00	\$ 1,096.50
Other: SHAW FISHMAN GLANTZ & TOWBIN LLC	\$ 309.47	\$ 0.00	\$ 309.47

Total to be paid for chapter 7 administrative expenses \$ 53,566.41

Remaining Balance \$ 76,206.83

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 55,493.77 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1B	Internal Revenue Service	\$ 47,333.52	\$ 0.00	\$ 47,333.52
3A	ILLINOIS DEPARTMENT OF REVENUE	\$ 8,160.25	\$ 0.00	\$ 8,160.25

Total to be paid to priority creditors \$ 55,493.77

Remaining Balance \$ 20,713.06

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 522,840.89 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1C	INTERNAL REVENUE SERVICE	\$ 6,739.03	\$ 0.00	\$ 266.98
2	Associated Bank, N.A.	\$ 490,202.25	\$ 0.00	\$ 19,420.04
3B	ILLINOIS DEPARTMENT OF REVENUE	\$ 1,630.19	\$ 0.00	\$ 64.58
5	Toyota Motor Credit Corporation	\$ 10,507.15	\$ 0.00	\$ 416.26
6	Direct Capital Corporation	\$ 13,762.27	\$ 0.00	\$ 545.20

Total to be paid to timely general unsecured creditors \$ 20,713.06

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Barry A. Chatz, Trustee  
Trustee

**BARRY A. CHATZ**  
161 NORTH CLARK STREET  
SUITE 4200

*CHICAGO, IL 60601*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.